

This document was prepared by John C. Morris, III, 2105 Justice, Suite D
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APPOINTMENT OF SUBSTITUTE TRUSTEE

INDEXING INSTRUCTIONS:

LOT 303, SECTION H, MAGNOLIA ESTATES SUBDIVISION

STATE OF MISSISSIPPI
COUNTY OF DESOTO

WHEREAS, on the 13th day of August, 1993, Charles E. Mack and wife, Mildred J. Mack executed and delivered a certain Deed of Trust unto Thomas F. Baker, IV, Trustee for First Tennessee Bank National Association, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of Desoto County, Mississippi in book 655 at Page 229; and

WHEREAS, under the terms of said Deed of Trust, the Beneficiary or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

NOW, THEREFORE, the undersigned does hereby appoint and substitute JOHN C. MORRIS, III as Trustee, the said John C. Morris, III to have all rights, powers and privileges granted the Trustee in said Deed of Trust.

WITNESS MY SIGNATURE, this the 07 day of October, 19 96.

FT MORTGAGE COMPANIES, D/B/A
FIRST TENNESSEE MORTGAGE COMPANY, INC.
AS SUCCESSOR IN INTEREST TO
FIRST TENNESSEE BANK NATIONAL ASSOCIATION

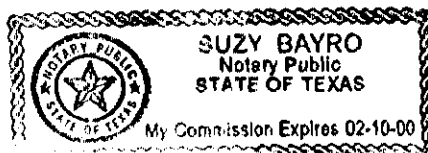
BY: George Ramirez, Asst. Vice President

STATE OF TEXAS
COUNTY OF DALLAS

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the aforesaid jurisdiction, the within named George Ramirez who acknowledged to me that (s) he is the Asst. Vice President of FT MORTGAGE COMPANIES, D/B/A FIRST TENNESSEE MORTGAGE COMPANY, INC., AS SUCCESSOR IN INTEREST TO FIRST TENNESSEE BANK NATIONAL ASSOCIATION, and that for and on behalf of said corporation, (s) he executed the above and foregoing instrument of writing after having been first duly authorized so to do.

Suzy Bayro
NOTARY

02-10-00
MY COMMISSION EXPIRES



Mack, Charles
520704-8